



**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In the **PATENT APPLICATION** of:

Goldberg et al.

**Application No.:** 10/791,227

**Confirmation No.:** 3633

**Filed:** March 2, 2004

**For:** PORTABLE DEVICE SERVICE  
PAYMENTS BY MULTIPLE MEANS

**Group:** 2876

**Examiner:** April A. Taylor

**Our File:** I-2-0209.1US

**Date:** July 13, 2004

**REPLY PURSUANT TO 37 C.F.R. § 1.111**

Mail Stop Amendment  
Commissioner for Patents  
Post Office Box 1450  
Alexandria, Virginia 22313-1450

Sir:

This Reply and a Terminal Disclaimer are being timely filed in response to the Office Action dated June 30, 2004. Please amend the application without prejudice or disclaimer as follows: